

Form cscnodsc – ntcscslsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 20-13167-CMG
Chapter: 7
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Raphael S Gardee
161 Pleasant Valley Rd
Titusville, NJ 08560

Social Security No.:

xxx-xx-0208

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☒ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: September 17, 2024

JAN: gan

Jeanne Naughton
Clerk

In re:
Raphael S Gardee
Debtor

Case No. 20-13167-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 17, 2024

User: admin
Form ID: cscnodsc

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Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2024:

Recip ID	Recipient Name and Address
db	+ Raphael S Gardee, 161 Pleasant Valley Rd, Titusville, NJ 08560-2104
r	+ Berkshire Hathaway Home Services Fox and Roach Rea, 33 Witherspoon Street, Princeton, NJ 08542-3207
cr	+ Eastern Funding LLC, C/O Saldutti Law Group, 800 N. Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
intp	+ McManimon Scotland & Baumann, LLC, 427 Riverview Plaza, Trenton, NJ 08611-3420
518732564	+ AMCA, 2269 S Saw Mill River Rd, Elmsford, NY 10523-3814
518983808	+ BEGLEY CARLIN MANDIO LLP, 680 MIDDLETOWN BOULEVARD, LANGHORNE, PA 19047-1817
518732568	+ Baldor Foods, 155 Food Center Dr, Bronx, NY 10474-7136
518732570	+ Begley Carlin and Mandio, 680 Middletown Blvd, Langhorne, PA 19047-1817
518732572	+ Bunker Hill, 7 Three Acre Lane, Princeton, NJ 08540-8437
518732575	+ Columbus Central, PO Box 220, Columbus, NJ 08022-0220
518732577	+ Crivelli and Barbati, 2653 Nottingham Way, Trenton, NJ 08619-4109
518801995	+ Eastern Funding, LLC, c/o Saldutti Law Group, 800 Kings Highway N., Suite 300, Cherry Hill, NJ 08034-1511
518732579	+ Fulton Bank, Attn Eisenberg Gold and Agarwal, 1040 North Kings Highway, Cherry Hill, NJ 08034-1908
518732585	+ New Chapter Inc, Attn Amato and Keating, 107 North Commerce Way, Bethlehem, PA 18017-8913
518732586	+ PA Dept of Revenue, PO Box 280431, Harrisburg, PA 17128-0431
518732587	PACCAR Financial, 4991 W US Hwy 20, Horsham, PA 19044
520027293	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
518732589	+ Princeton Nassau Pediatrics, 301 Harrison Street, Princeton, NJ 08540-3527
518732590	+ Princeton Orthopedics, 325 Princeton Ave, Princeton, NJ 08540-1617
518732591	+ Quest Diagnostics, PO Box 64813, Baltimore, MD 21264-4813
518962596	+ RAINFOREST DISTRIBUTION, C/O SKLAR LAW LLC, 20 BRACE ROAD SUTIE 205, CHERRY HILL, NJ 08034-2634
518732592	Sklar Law, 1200 Laurel Rd, Voorhees, NJ 08043
518732594	+ Stockx, 1046 Woodward Ave, Detroit, MI 48226-3540
518732595	+ Township of Falls Authority, 557 Lincoln Highway, Fairless Hills, PA 19030-1401

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 17 2024 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 17 2024 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bankruptcy@fultonbank.com	Sep 17 2024 20:35:00	Fulton Bank, NA, 533 Fellowship Road, Suite 250, Mount Laurel, NJ 08054-3411
cr	Email/Text: Bankruptcy.Notices@pnc.com	Sep 17 2024 20:33:00	PNC BANK, NATIONAL ASSOCIATION, 3232 NEWMARK DRIVE, ATTN: BANKRUPTCY, MIAMISBURG, OH 45342
acc	+ Email/Text: rsnyder@sharerpbs.com	Sep 17 2024 20:34:00	Robert N. Snyder, Sharer Petree Brotz & Snyder,

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			1103 Laurel Oak Road, Suite 105B, Voorhees, NJ 08043-4376
519441476	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 17 2024 20:37:56	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518732565	^ MEBN	Sep 17 2024 20:27:49	Amcol Systems, PO Box 21625, Columbia, SC 29221-1625
518732566	+ Email/PDF: bncnotices@becket-lee.com	Sep 17 2024 20:38:17	American Express, PO Box 1270, Newark, NJ 07101-1270
518963576	+ Email/Text: bkfilings@zwickerpc.com	Sep 17 2024 20:35:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
518732571	Email/PDF: acg.bmw.ebn@aisinfo.com	Sep 17 2024 20:48:51	BMW Financial, PO Box 3608, Dublin, OH 43016
518968024	+ Email/Text: mortgagebkcorrespondence@bofa.com	Sep 17 2024 20:34:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518732569	+ Email/Text: BarclaysBankDelaware@tsico.com	Sep 17 2024 20:34:00	Barclays Bank, 125 South West Street, Wilmington, DE 19801-5014
518732574	+ Email/Text: Harris@ebn.phinsolutions.com	Sep 17 2024 20:35:00	Childrens Hosp of Phil, PO Box 5462, Chicago, IL 60680-5462
518732576	+ Email/Text: documentfiling@lciinc.com	Sep 17 2024 20:32:00	Comcast Business, PO Box 70219, Philadelphia, PA 19176-0219
518732578	^ MEBN	Sep 17 2024 20:29:29	Fedex, PO Box 371461, Pittsburgh, PA 15250-7461
518807763	+ Email/Text: bankruptcy@fultonbank.com	Sep 17 2024 20:35:00	Fulton Bank, NA, 533 Fellowship Road, Suite 250, Mount Laurel, New Jersey 08054-3411
518732580	+ Email/Text: Bankruptcy@ICSystem.com	Sep 17 2024 20:34:00	IC Systems, 444 Highway 96 East, Saint Paul, MN 55127-2557
518732581	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 17 2024 20:34:00	IRS, PO BOX 7346, Philadelphia, PA 19101-7346
518732582	+ Email/Text: BankruptcyEast@firstenergycorp.com	Sep 17 2024 20:34:00	JCP&L, PO Box 3687, Akron, OH 44309-3687
518986768	+ Email/Text: RASEBN@raslg.com	Sep 17 2024 20:33:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518732583	Email/Text: bknotices@mbandw.com	Sep 17 2024 20:34:00	McCarthy Burgess and Wolff, 26000 cannon Rd, Bedford, OH 44146
518986296	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 17 2024 20:35:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518963405	Email/Text: pfc.bankruptcy.packages@paccar.com	Sep 17 2024 20:35:00	PACCAR Financial Corp., Attn: Linda Markle, BK Specialist, P.O. Box 1518, Bellevue, WA 98009-1518
518793056	Email/Text: Bankruptcy.Notices@pnc.com	Sep 17 2024 20:33:00	PNC, 2730 Liberty Ave, Pittsburgh, PA 15222
518732588	Email/Text: Bankruptcy.Notices@pnc.com	Sep 17 2024 20:33:00	PNC, PO Box 747032, Pittsburgh, PA 15274
520140592	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Sep 17 2024 20:33:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518732593	+ Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Sep 17 2024 20:33:00	State of NJ, PO Box 269, Trenton, NJ 08695-0269
518996521	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Sep 17 2024 20:35:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
518732596	+ Email/Text: customercreditterms@unfi.com	Sep 17 2024 20:32:00	United Natural Foods, 313 Iron Horse Way,

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518732597	^	MEBN		Providence, RI 02908-5637
			Sep 17 2024 20:29:43	Vengroff Williams Inc, PO Box 4155, Sarasota, FL 34230-4155
519022003	+	Email/PDF: ebn_ais@aisinfo.com		
			Sep 17 2024 20:48:53	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518732573		CAR LOAN
intp	*+	Genya Daukshta, 2225 Wisteria St., Sarasota, FL 34239-3936
518732567	##+	Armac, 71 Passaic Ave, Florham Park, NJ 07932-3040
519292802	##+	Genya Daukshta, 2225 Wisteria Street, Sarasota, FL 34239-3936
518732584	##+	MLR Solutions, PO Box 60536, King of Prussia, PA 19406-0536

TOTAL: 1 Undeliverable, 1 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2024 at the address(es) listed below:

Name	Email Address
Amar Anand Agrawal	on behalf of Creditor Fulton Bank NA aagrawal@egalawfirm.com, alapinski@egalawfirm.com,jwingfield@egalawfirm.com
Andrea Dobin	on behalf of Trustee Thomas Orr adobin@msbnj.com cgallo@msbnj.com
Andrea Dobin	on behalf of Interested Party McManimon Scotland & Baumann LLC adobin@msbnj.com, cgallo@msbnj.com
Andrew Sklar	on behalf of Creditor Rainforest Distribution andy@sklarlaw.com kathleen@sklarlaw.com
Barry R. Sharer	on behalf of Accountant Robert N. Snyder CShapiro@SharerPBS.com BSharer@SharerPBS.com;nj83@ecfbis.com
Candcyce Ilene Smith-Sklar	on behalf of Debtor Raphael S Gardee njpalaw@gmail.com r56958@notify.bestcase.com
Christian Del Toro	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION cdeltoro@cdeltorolaw.com, bky@martonelaw.com
Denise E. Carlon	on behalf of Creditor PNC Mortgage a Division of PNC Bank, National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Frank J Martone	

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on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bky@martonelaw.com

Margaret Mcgee

on behalf of Plaintiff Andrew R. Vara maggie.mcgee@usdoj.gov

Margaret Mcgee

on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov

Rebecca K. McDowell

on behalf of Creditor Eastern Funding LLC rmcowell@slgcollect.com anova@slgcollect.com

Thomas Orr

tom@torrlaw.com Torr@ecf.axosfs.com

Thomas Orr

on behalf of Trustee Thomas Orr tom@torrlaw.com Torr@ecf.axosfs.com

Thomas J Orr

on behalf of Trustee Thomas Orr tom@torrlaw.com xerna@aol.com;orrr87054@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William B. Sanderson, Jr.

on behalf of Interested Party Genya Daukshta wsanderson@williamsandersonlaw.com
kbrand@spearwildermander.com;r59081@notify.bestcase.com;b.wr78636@notify.bestcase.com

TOTAL: 17